

**Information to identify the case:**

Debtor 1	<u>Carlos M Dominguez</u>	Social Security number or ITIN	xxx-xx-0256
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 22-17835-ABA			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Carlos M Dominguez

1/6/23

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Carlos M Dominguez  
Debtor

Case No. 22-17835-ABA  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Jan 06, 2023

Form ID: 318

Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 08, 2023:**

Recip ID	Recipient Name and Address
db	+ Carlos M Dominguez, 112 Acorn Lane, Voorhees, NJ 08043-1137
cr	+ Police and Fire Federal Credit Union, 901 Arch Street, Philadelphia, PA 19107-2495
519727484	+ AES/NCFC, Attn: Bankruptcy, Po Bx 2461, Harrisburg, PA 17105-2461
519727492	Conduent Education Services, Conduet shut down operation 9/1/19, loans transferred to other servicers, Utica, NY 13504
519727495	+ Fedloan, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
519727498	+ Gateway One Lending & Finance, Attn: Bankruptcy, 175 North Riverview Dr, Suite 100, Anaheim, CA 92808-1225
519727502	+ Police & Fire Credit Union, 901 Arch Street, Philadelphia, PA 19107-2495

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 06 2023 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 06 2023 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519727485	+ Email/PDF: bncnotices@becket-lee.com	Jan 06 2023 20:45:04	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519727486	+ EDI: TSYS2	Jan 07 2023 01:34:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
519727487	+ Email/PDF: MarletteBKNotifications@resurgent.com	Jan 06 2023 20:45:21	Best Egg, 1523 Concord Pike, Suite 201, Wilmington, DE 19803-3656
519727488	+ EDI: CAPITALONE.COM	Jan 07 2023 01:34:00	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
519727490	+ EDI: CITICORP.COM	Jan 07 2023 01:34:00	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
519727491	+ EDI: WFNNB.COM	Jan 07 2023 01:34:00	Comenity Bank/Kay Jewelers, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519727493	+ EDI: DISCOVER.COM	Jan 07 2023 01:34:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519727494	+ EDI: DISCOVERPL	Jan 07 2023 01:34:00	Discover Personal Loans, Attn: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
519727496	+ Email/Text: cashiering-administrationservices@flagstar.com	Jan 06 2023 20:39:00	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639
519727497	+ Email/Text: cashiering-administrationservices@flagstar.com	Jan 06 2023 20:39:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
519727489	EDI: JPMORGANCHASE	Jan 07 2023 01:34:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850

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519727499	+ EDI: NAVIENTFKASMSERV.COM	Jan 07 2023 01:34:00	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barr, PA 18773-9640
519727500	+ EDI: AGFINANCE.COM	Jan 07 2023 01:34:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
519727501	+ Email/Text: bkrgeneric@penfed.org	Jan 06 2023 20:38:00	Pentagon FCU, Attn: Bankruptcy, Po Box 1432, Alexandria, VA 22313-1432
519727503	^ MEBN	Jan 06 2023 20:35:57	Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
519727504	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 06 2023 20:39:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
519727506	^ MEBN	Jan 06 2023 20:36:22	Sterling Jewelers, Inc., Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799
519727507	+ Email/Text: bankruptcy@bbandt.com	Jan 06 2023 20:39:00	Truist Bank, Attn: Bankruptcy, Mc Va-Rvw-6290 Pob 85092, Richmond, VA 23286-0001
519727508	+ Email/Text: bankruptcy@bbandt.com	Jan 06 2023 20:38:00	Truist Bank, Attn: Bankruptcy, Mail Code VA-RVW-6290 POB 85092, Richmond, VA 23286-0001
519727509	+ EDI: WFFC2	Jan 07 2023 01:34:00	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519727505	*+	Santander Consumer USA Inc., Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 08, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 6, 2023 at the address(es) listed below:

Name	Email Address
Andrew B. Finberg	on behalf of Debtor Carlos M Dominguez andy@sjbankruptcylaw.com abfecf@gmail.com;finbergar39848@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor FLAGSTAR BANK FSB. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas S. Stanger	

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on behalf of Trustee Douglas S. Stanger doug.stanger@flastergreenberg.com  
diana.janansky@flastergreenberg.com,dss@trustesolutions.net,cdss11@trustesolutions.net

Douglas S. Stanger

doug.stanger@flastergreenberg.com diana.janansky@flastergreenberg.com,dss@trustesolutions.net,cdss11@trustesolutions.net

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5